

*mlr*

12/28/10 10:06:29  
DK T BK 3,258 PG 534  
DESOTO COUNTY, MS  
W.E. DAVIS, CH CLERK

Recording Requested by: LSI

When recorded return to:

East Recording Solutions  
700 Cherrington Parkway  
Coraopolis, PA 15108  
800-722-0300

**Document Title(s)**

**SUBORDINATION AGREEMENT**

ELS#10386921

**Grantor(s) (Name, address, & phone)**

JEFF S SAIK, ROBIN W SAIK  
4090 ROBINSON CROSSING  
OLIVE BRANCH, MS 38654  
662-890-0609

**Grantee(s) (Name, address, & phone)**

Regions Bank, d/b/a Regions Mortgage  
2050 Parkway Office Circle  
Birmingham, AL 35244  
601-554-2845

**Prepared by (Name, address, & phone)**

COURTNEY M DAVIS  
2050 Parkway Office Circle  
Birmingham, AL 35244  
601-554-2907

**Legal Description (abbreviated form: i.e. lot, block, plat or section, township, range quarter)**

LOT 90, PHASE I, ROBINSON CROSSING PUD, SEC 11, TOWNSHIP 2 S, RANGE

7 W *PB 96 PG 6*

Full legal Description on Exhibit A

*A*

**SUBORDINATION AGREEMENT**

KNOW ALL MEN BY THESE PRESENTS THAT:

Bank Plus, 8990 Pigeon Roost Road, Olive Branch, Mississippi 38654, as present holder and owner of that certain deed of trust dated July 3, 2008, executed by Jeff S. Saik and Robin W. Saik, as Debtors to Bank Plus, recorded in Book 2923, Page 436 land records of DeSoto County, Mississippi, concerning the real property more particularly described as follows:

SEE ATTACHED EXHIBIT "A"

does hereby waive the priority of the lien of its said deed of trust in so far as the following described Deed of Trust is concerned, but not otherwise: that certain Deed of Trust dated December 18, 2010, by Jeff S. Saik and Robin W. Saik, to Regions Bank dba Regions Mortgage, securing payment of not to exceed \$401,500.00, with interest from date thereof, and being recorded in Book Conveniently, Page hundredth of the land records of DeSoto County, Mississippi; and, further,

The undersigned does hereby consent that the lien of the Deed of Trust first above described be taken and considered as second and inferior to the deed of trust to Regions Mortgage dba Regions Mortgage.

DATED, this the 18 day of Dec , 2010.

Bank Plus  
 BY: [Signature]  
 TITLE: AVP

STATE OF MISSISSIPPI

COUNTY OF DeSoto

Personally appeared before me the undersigned authority,  
Ben Edge AVP, known to me to be the AVP of Bank  
 Plus, who acknowledged that he signed and delivered the above and foregoing  
 SUBORDINATION AGREEMENT on the day and year therein mentioned acting in his  
 official capacity, as the act and deed of said corporation, being fully authorized so to do.

Given under my Hand and Seal of Office, this the 18 day of October, 2010.

[Signature]  
 NOTARY PUBLIC

MY COMMISSION EXPIRES 1/14/14

Prepared by:

THOMAS M. McELROY, P.A.  
 301 NORTH BROADWAY  
 P.O. BOX 1450  
 TUPELO MS 38802

MSB NO 2543

PHONE (662) 842-3723  
 FAX (662) 842-3744



Order ID: 9721615  
Loan Number: 0896866818

**Exhibit A**

The following described property:

Lot 90, Phase I, Robinson Crossing PUD, situated in Section 11, Township 2 South, Range 7 West, DeSoto County, Mississippi, as per plat thereof recorded in Plat Book 96, Page 6, in the Office of the Chancery Clerk of DeSoto County, Mississippi.

Assessor's Parcel No: 2071110200009000

The company assumes no liability for loss or damage whatsoever for any errors, omissions or inaccuracies in the information supplied.